

Exhibit 46

Plaintiffs' Corrected Averment of Jurisdictional Facts and
Evidence and/or Statement of Facts as to Defendant Al Rajhi Bank
Pursuant to Rule 56.1

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CENTRAL INTELLIGENCE AGENCY



DIRECTORATE OF INTELLIGENCE

27 February 2002

Identifying Al-Qa'ida's Donors and Fundraisers: A Status Report

CTC 2002-40029CH

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TOP SECRET [REDACTED]

Identifying Al-Qa'ida's Donors and Fundraisers: A Status Report [REDACTED]**Key Findings (U)**

An array of fragmentary intelligence reporting indicates that wealthy individuals in the Arabian Peninsula and grassroots supporters from around the world are critical funding sources for al-Qa'ida. The reporting, however, is anecdotal or often several years old, and usually does not specify the people involved, many of who use aliases. Ongoing efforts by the CIA, Defense, FBI, and Treasury, as well as US allies, to uncover these people will greatly assist the financial war on terrorism and disrupt future al-Qa'ida operations.

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Identifying Al-Qa'ida's Donors and Fundraisers: A Status Report

Donors Still Active

[REDACTED] al-Qa'ida donors and supporters are reacting to efforts to freeze their money by transferring funds to new bank accounts under new names, changing the names of their organizations, and increasing their use of couriers. These efforts will allow some funds to reach al-Qa'ida. [REDACTED]

Muwafaq which he used to remit funds to al-Qa'ida and other terrorists groups until 1998, when he liquidated the foundation, [REDACTED]

[REDACTED] Al-Qadi has experienced severe financial problems since January because eight governments—Albania, Bosnia, Bahrain, Saudi Arabia, Switzerland, Turkey, the United Kingdom, and the United States—have frozen at least \$24 million of his assets, [REDACTED]

[REDACTED]

We have identified several wealthy Saudi individuals and families we suspect of supporting al-Qa'ida—including Shaykh 'Adil Batarji, the al-Rajhi family, the Julaydan family, and Ahmad Salah Jamjoom. Reporting on Jamjoom is typical of the fragmentary and dated nature of our information.

Donors Use of Fundraisers and Facilitators

Donors generally channel money intended for terrorist-related activities through middlemen—including nongovernmental organizations (NGOs), mosques, fundraisers, and businessmen—rather than giving the funds directly to Bin Ladin or other senior al-Qa'ida members. This practice hides the donors' role and allows them to deny knowing funds went to terrorists [REDACTED]

[REDACTED]

Saudi businessman Yasin al-Qadi—another suspected Bin Ladin donor—founded the Saudi-based Al-

This assessment was prepared by the DCI Counterterrorist Center's Office of Terrorism Analysis. Comments and queries are welcome and may be directed to the [REDACTED]

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[REDACTED] annual income from the bank accounts of Sunni Muslim residents once a year. [REDACTED]

- For example, [REDACTED] Wafa founder Abdullah al-Riyyas—aka al-Habib, aka Shaykh Nafi—provided \$10,000 to establish Wafa's Afghanistan office in full coordination and cooperation with Bin Ladin. We are trying to identify the location of al-Riyyas. [REDACTED]

Charity: The Third Pillar of Islam (U)

Charity is one of the principal duties of all Muslims as stated in the Quran. Alms-giving is divided into the obligatory (zakat) and the voluntary (sadaqa), but the distinction is not always maintained. Zakat is a religiously mandated charitable obligation on all Muslims. There are two types, Zakat al-Mal and Zakat al-Fitr.

- Zakat al-Mal comprises 2.5 percent of one's surplus wealth—funds not used to support one's family—and are paid annually to one or more of several enumerated categories of recipients.
- Zakat al-Fitr is an annual obligation of approximately \$8 per head paid to charitable causes by fasting Muslims before the end of the month of Ramadan. Terrorist organizations have diverted Zakat collections—under NGO cover—to support their operations.
- Sadaqa, unlike Zakat, is a voluntary donation made to anyone at any time of the year in any amount. In Arabic, Sadaqa means "charity." [REDACTED]

Devout Muslims give their contributions directly to Islamic organizations and needy individuals or, in some countries, to a government-run fund, which organizes the collection and distribution of charitable donations. For example, the Islamic affairs councils of various states in Malaysia collect and manage contributions, while Pakistan taxes 2.5 percent of

Mosques. [REDACTED]

[REDACTED] al-Qa'ida and associated terrorist groups receive funding and logistical support from Islamic clergy (imams) and other personnel at mosques.

[REDACTED] unspecified small, low profile mosques and Islamic cultural centers with radical members sent donations to extremist groups via special channels.

- [REDACTED] Abdul Kader Bhattay of the Avenida Mexico Mosque in Panama City claimed the mosque raised and sent \$35,000 in December to Afghanistan to support Bin Ladin during a speech aired by al-Jazira Television News, [REDACTED] We cannot corroborate this claim. [REDACTED]

[REDACTED] have identified imams who act as fundraisers for al-Qa'ida and related groups. The imams appear to be collecting money from a mix of small and large personal and corporate donations and giving the money to couriers for delivery.

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Other Facilitators. Donors also use fundraisers and facilitators—merchants and businessmen—to route money to terrorist groups.

- Muhammad 'Abdallah Nair 'Ubayd al-Dusari, aka Abu Talha—whom Kuwaiti authorities arrested in late October 2000 for planning terrorist activities and is serving a 10-year prison sentence in a Kuwaiti jail—delivered funds to Chechen leader Ibn Khattab [REDACTED]

Going after the Donors [REDACTED]

During the past few months, we have increased our efforts to identify large donors.

- We are collecting intelligence and targeting well-known al-Qa'ida donors and fundraisers, while attempting to uncover additional financiers.
- We are exploiting recovered documents and soliciting information from detained al-Qa'ida members and suspected supporters for identifying information on donors.

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Appendix

Three Al-Qa'ida Donor Case Studies [REDACTED]

Al-Rajhi Family (S/NF)

Background: The wealthy and politically well-connected al-Rajhi family of Saudi Arabia has donated money to a variety of charitable causes. As of the late 1990s, the al-Rajhi business family was worth almost \$20 billion, [REDACTED]

[REDACTED] The family's flagship company is the Al-Rajhi Banking and Investment Corporation, but it also owns other, smaller companies in Saudi Arabia. (S)

Illicit Activity: [REDACTED] several Al-Rajhi family members donate money to businesses tied to terrorists and personally oversee transactions destined for terrorists.

[REDACTED]

[REDACTED]

- As of [REDACTED] 2000, Sulaiman al-Rajhi was also one of 128 permanent members of International Islamic Relief Organization (IIRO), [REDACTED]

[REDACTED] al-

Qa'ida has infiltrated some of IIRO's branches. [REDACTED]

[REDACTED]

Shaykh 'Adil Abd Al-Jalil 'Adil Batarji [REDACTED]

Background: Wealthy Saudi national Shaykh 'Adil Abd-al-Jalil 'Adil Batarji probably is a member of the Hejaz's most successful business clans that made its fortune in pharmaceuticals, [REDACTED]

[REDACTED]

Illicit Activity: 'Adil Batarji is a long-time Bin Ladin and al-Qa'ida donor, fundraiser, and businessman. Batarji also is closely associated with several NGOs and Sudanese businesses that have supported al-Qa'ida and other Islamic terrorist groups.

- Batarji is a close associate of Bin Ladin and raises funds on his behalf, and financially supported 1993 World Trade Center Bomber Ramzi Yousef, [REDACTED]

- Moreover, Batarji provides religious advice to Bin Ladin, and Yemeni extremists have sought his advice possibly relating to minimizing Muslim loss of life in attacks against US interests, [REDACTED]

[REDACTED]

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Batarji has headed or been a senior member of several NGOs that we suspect support terrorists. Batarji is most closely associated with the Saudi-based Lajnat al-Birr al-Islamia—which reportedly is affiliated with al-Qa'ida—as well as other Islamic NGOs:

- [REDACTED], Batarji ran the Lajnat al-Birr al-Islamia (LBI) office in Peshawar. Batarji also established the Committee of Complete Prayer in the late 1980s, which later became the Benevolence International Foundation (BIF). Saudi authorities arrested Batarji in the late 1980s and shut down BIF for unspecified reasons soon after it began operations. The United States froze BIF's assets in December.

- As of the mid-1990s, Batarji headed the International Charity Committee in Bosnia, [REDACTED]. At that time, Croatian newspapers attacked the charity on the grounds that it supported terrorism and carried out no relief work. [REDACTED]

IBRAHIM JULAYDAN

Background. [REDACTED] Ibrahim Julaydan, a Saudi and relative of well-known al-Qa'ida associate Wa'el Hamza Julaydan. [REDACTED]

[REDACTED] Ibrahim Julaydan may donate large amounts of funds through his family to terrorists, including Bin Ladin. [REDACTED]

[REDACTED]

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[REDACTED]

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